

HOUSING LOAN CONTRACT SYSTEM AND METHOD

Publication number: JP2003223559

Publication date: 2003-08-08

Inventor: ITO MASAHIRO

Applicant: GOOD LOAN KK

Classification:

- International: G06Q50/00; G06Q10/00; G06Q30/00; G06Q40/00;
G06Q50/00; G06Q10/00; G06Q30/00; G06Q40/00;
(IPC1-7): G06F17/60

- European:

Application number: JP20020024664 20020131

Priority number(s): JP20020024664 20020131

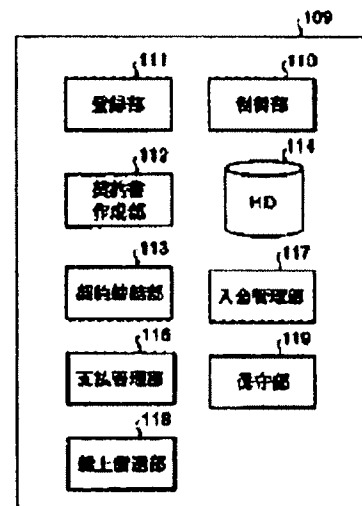
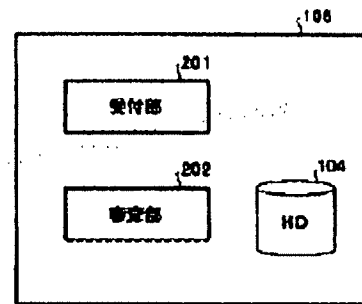
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Abstract of JP2003223559

PROBLEM TO BE SOLVED: To alleviate a payer of a housing loan of the burden of paying back the loan and to achieve processes from application for a housing loan to the report of screening result in a short period of time and at low costs.

SOLUTION: A loan screening server 106 includes an accepting part 201 for displaying to a real-estate company server 107 on the Internet N an application screen for the individual information of a housing loan applicant, property information and contract information; and a screening part 202 for screening the applicant to determine whether or not a consumer loan contract is agreed according to the input individual information, property information and contract information and for transmitting the result of screening to the real-estate company server 107. A loan contract server 109 includes a written contract creating part 112 for creating written contract data according to the individual information, property information and contract information, and a contract agreeing part 113 for creating the credit cession information needed for securitizing the loan credit according to the contract information of the consumer loan contract agreed by the written contract data and for transmitting the created information to a bank server 108 on the Internet N.

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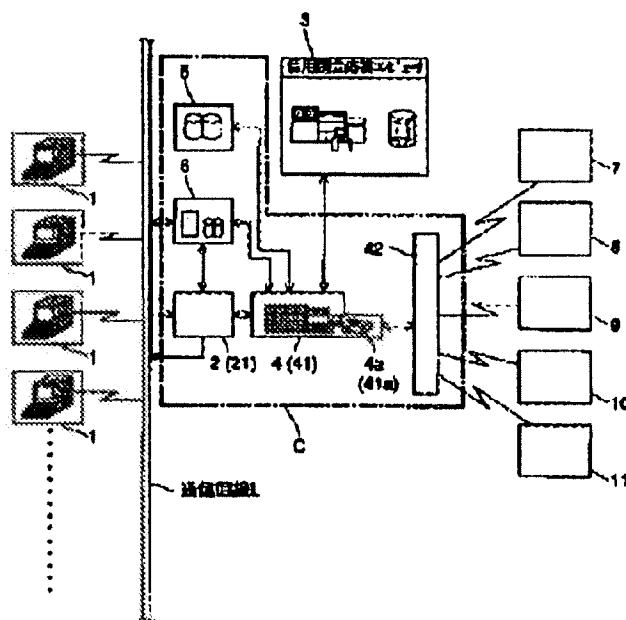
AUTOMATIC INVESTIGATION MANAGEMENT SYSTEM FOR HOUSING LOAN

Publication number: JP2002288426
Publication date: 2002-10-04
Inventor: KUROKAWA TOSHIHIKO
Applicant: FUKUI GINKO LTD
Classification:
- **International:** G06Q40/00; G06Q40/00; (IPC1-7): G06F17/60
- **European:**
Application number: JP20010088261 20010326
Priority number(s): JP20010088261 20010326

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Abstract of JP2002288426

PROBLEM TO BE SOLVED: To provide a computer system which automatically quickly and accurately discriminates whether an applicant is qualified to make an application for a housing loan or not without disturbing his or her privacy. **SOLUTION:** The computer system adopts information exchange terminal machines and an automatic discrimination computer, and identity items specifying the applicant, the repayable amount declared by the applicant, and the estimated value of an object article are inputted to the information exchange terminal, and the automatic discrimination computer can communicate with both these terminal or a work station provided among these terminal and a credit inquiry response computer, and automatically discriminates whether the applicant is qualified to make an application for a loan or not by collation of credit condition response information, identity item information, repayment possibility declaration information, object article estimated value information, etc., obtained.



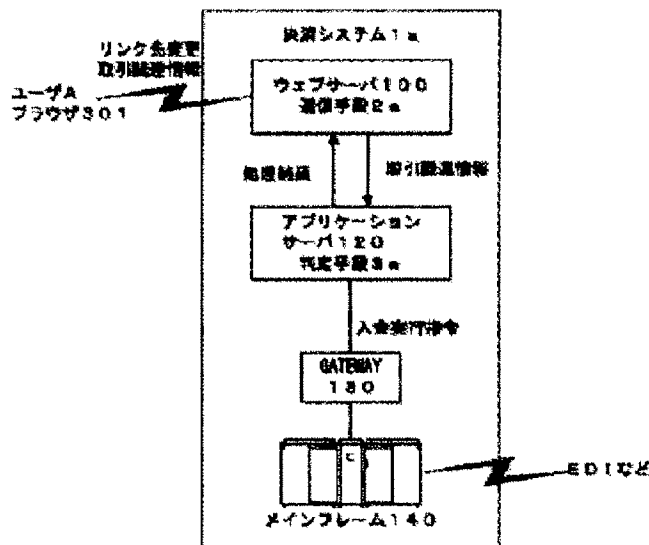
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LOAN APPLYING METHOD, LOAN APPLICATION RECEIVING METHOD, LOAN APPLYING DEVICE, LOAN APPLICATION RECEIVING DEVICE, AND RECORDING MEDIUM**Publication number:** JP2002259696**Publication date:** 2002-09-13**Inventor:** KATO YUZO**Applicant:** BANK OF TOKYO MITSUBISHI LTD**Classification:****- international:** G06Q50/00; G06Q40/00; G06Q50/00; G06Q40/00;
(IPC1-7): G06F17/60**- European:****Application number:** JP20010061129 20010306**Priority number(s):** JP20010061129 20010306

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Abstract of JP2002259696

PROBLEM TO BE SOLVED: To provide constitution which enables a person who applies for loan to use the loan through easy operation, a loan setting side to have small risk of accident occurrence, and the loan applicant side to obtain a chance to have preference regarding loan interest, etc., and accepts the application. **SOLUTION:** This device has a communication means 2a which receives transaction-related information given to a browser 301 of a user-A side from the browser 301 as to dealings that a user A has, a deciding means 3a which judges whether loan settings within a limit value are allowed according to a usage code and/or the properties of the loan applicant on the basis of the received information, and an execution means 4 which outputs a money reception command to an external mainframe 140 when the loan settings are judged to be allowed.



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